

A Guide to PASS Plans



Washington State
Department of Social
& Health Services

DVR Division
of Vocational
Rehabilitation

What is a PASS Plan?

A Plan to Achieve Self-Support (PASS) is a work incentive from the Social Security Administration that allows you to set aside income and/or resources that will help you to achieve an employment goal. A PASS can include items and services you need in order to work, such as tuition, books, and supplies necessary to obtain an education; vocational training; equipment and supplies to start a business; transportation; or support services such as job coaching.

The PASS employment goal should allow you to earn enough income to reduce or eliminate your need for Social Security cash benefits.

Why Use a PASS Plan?

A PASS Plan can be considered when you have an employment goal identified, but do not have income or resources to pay for the steps needed to achieve that goal.

Using a PASS Plan can help you to become eligible - or maintain eligibility - for SSI and Medicaid.



Who is Eligible for a PASS plan?

To qualify for a PASS plan, an individual must meet the following criteria:

- Be between the ages of 15 and 64
- Be a person with a disability
- Meet all eligibility requirements for SSI with the exception of the income and resources test; and
- Have income or cash resources to set aside in the PASS.

Remember that it is not necessary for you to have income and/or resources immediately available when applying for PASS. You may submit a PASS based on projected earnings.

Unlikely Candidates

- Individuals ineligible for SSI for reasons other than excess income and/or resources.
- Individuals who are unable to pursue occupational goals due to their mental/physical condition.
- Individuals who are terminally ill and do not intend to work.
- Individuals who are age 15 and under.
- Individuals who are currently self-supporting.
- Individuals who have a history of unsuccessful PASS plans.

PASS Requirements

- You must have income and/or resource besides SSI that can be set aside for the PASS Plan.
- You must have a reasonable employment goal.
- The Plan must have clearly identifiable steps and milestones that measure your progress toward achieving the PASS goal.
- The PASS must include a reasonable timeline for reaching your goal.
- You must have a savings and spending plan showing how you will set aside your income and resources (for example, in a separate bank account), and how the money will be spent to help reach your goal. This would also include cost estimates for any items or services outlined in your plan.
- A PASS Plan must be in writing. Social Security PASS forms are available to assist with writing your plan and can be found online at <http://www.passplan.org/resources/blankpass.doc> <http://www.socialsecurity.gov/work/ResourcesToolkit/pass.html>

Issues to Consider

While using a PASS, your budget may be reduced. Can you live on the smaller budget while working towards your PASS goals?



Who can write a PASS Plan?

Anyone can write a PASS plan. You can ask for help from anyone including a counselor, parents, friends or another person of your choice.

A PASS plan must be in writing. SSA Form SSA-545 was created to help you write your plan. Make sure that your PASS plan has all the information in Form SSA-545, including:

- A description of your employment goal
- Your medical, vocational, and educational background
- The plan itself, including what you are going to purchase and how much it will cost
- The income and/or resources that will be used to pay for plan costs
- A timeline for completing the PASS Plan

After the PASS plan is written, it needs to be submitted to the local SSA claims representative along with supporting documents. Supporting documents can include estimates of costs and a copy of your Division of Vocational Rehabilitation (DVR) Plan for Employment. The local claims representative then forwards it to the PASS Cadre for approval.

The Passplan.org website has any forms that might be needed.

What Happens after the PASS is Submitted?

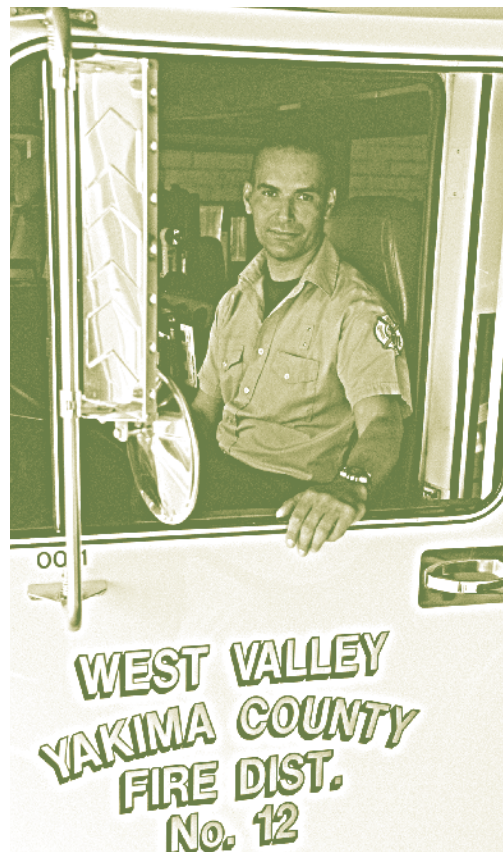
- An SSA PASS Cadre member will evaluate the plan to make sure it is complete, and to see if it will help you reach your goal.
- The Cadre member will then send a letter notifying you of approval or denial.

If the plan is denied, you have the right to appeal the decision.

If the plan is approved, you need to begin working towards the goal. You will need to set aside the income and/or resources described in your plan. As money is spent on items identified in the plan, the records and receipts will need to be kept for SSA.

How long does it take to have a PASS approved?

If the application is complete, the PASS Plan can be approved the day it is received. However, it may take a couple of weeks for approval depending on how many PASS Plans are being reviewed by the PASS Cadre. It can also take longer if the supporting documents are still being gathered.



What Happens after the PASS is Approved?

Once a PASS is in place, the PASS cadre will monitor the PASS Plan.

Progress checks are completed within the first 2 months to ensure that your PASS account was set up correctly, and that the correct amount of money is being saved.

The amount of time between reviews is up to the individual PASS Cadre member. Typically it is every 6 months if self-employment is the goal. Also, the PASS Cadre will review a plan more often if the person is saving for future expenses or the person is planning to purchase big items, to make sure that the money is still in the account.

What if you need to change your PASS?

If needed, the plan can be changed after it is approved. If you cannot complete the plan as written, you will need to contact SSA.

If possible, they will assist you in changing the plan or in writing a new plan so that you can reach your employment goal. SSA will need to approve all changes to a Pass plan.

If a change is not possible, and you must stop the plan, SSA will then begin counting income and/or resources and you may no longer be eligible for SSI.

Resources

PASS Cadre

Approves PASS plans

Phone (all of Washington except Vancouver and Longview): 1-866-235-8109

Phone (Vancouver & Longview): 1-866-754-6331

Organizations

Provides counseling and Benefits Planning assistance

Positive Solutions

Provides free benefits planning and counseling

Phone: 206-322-8181 (King Co.)

Phone: 360-405-0620 (Kitsap Co.)

Website: www.psbrc.org

Plan to Work

Provides free benefits planning and counseling including technical assistance with PASS Plans

Phone: 1-866-497-9443 (toll free)

Phone: 1-877-846-0775 (TTY)

Website: www.plantowork.org/

Useful Websites

Information and documents relating to writing a PASS plan:

<http://www.passplan.org>

Successful PASS Examples:

<http://www.passplan.org/PASSdb/Listall.asp>

Frequently Asked Questions about PASS plans:

http://print.disabilitybenefits101.org/ca/programs/income_support/pass/faqs.htm

The PASS review process:

http://ruralinstitute.umn.edu/transition/art_passcadre.asp

PASS information from Cornell University:

<http://www.passonline.org/>

Social Security Administration Website

<http://www.socialsecurity.gov/work/ResourcesToolkit/pass.html>

